GOVERNMENT OF TELANGANA ABSTRACT

AHDD&F Department – Guidelines for implementation of Integrated Small Ruminant Development Programme under NCDC Scheme in Telangana State – Extending of 75% subsidy (Pavala vaddi) on interest levied by the NCDC, New Delhi – Orders –Issued.

ANIMAL HUSBANDRY, DAIRY DEVELOPMENT & FISHERIES (AH) DEPARTMENT

G.O.MS.No. 38 Dated: 22-10-2016
Read the following:-

1. G.O.Ms.No. 19, AHDD&F(AH) Dept., dt. 20.07.2016

2. From the Director, Animal Husbandry Department, Hyderabad Lr. Roc.No.14725 /EPID/2009, dt: 19/08/2016.

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In the circumstances reported by the Director of Animal Husbandry, Hyderabad in the reference 2nd read above, the Government after careful examination hereby issue the following guidelines for implementation of Integrated Small Ruminant Development Programme under NCDC Scheme in Telangana State extending of 75% subsidy (Pavala vaddi) on interest levied by the NCDC, New Delhi as follows:-

1) Pavala Vaddi (75% Interest Subsidy): The Government shall bear 75% (3/4th) interest levied by the NCDC and the beneficiaries shall pay only 1/4th interest (Pavala Vaddi) to the loans availed under Small Ruminant Development Programme with the assistance of National Cooperative Development Corporation (NCDC).

The TSSGDCFL shall collect 1/4th interest along with the principle amount from the beneficiaries and remit back to the Government. The Government shall pay 100% interest along with the principle amount to the NCDC, New Delhi as per their demand.

2) **Eligibility**: The members of Primary Sheep Breeders Cooperative Societies (PSBCS) who have been sanctioned loans under Small Ruminant Development Programme with the assistance of National Cooperative Development Corporation (NCDC) shall become eligible for availing Pavala Vaddi (75% interest subsidy Scheme).

The 75% subsidy (Pavala Vaddi) is applicable to both the beneficiaries who have already taken the loans and beneficiaries who are going to be sanctioned the loans under NCDC programme.

3) **Commencement Date**: The 75% Interest Subsidy (Pavala Vaddi) Programme shall be implemented from Dt:01-8-2016, as the Government have issued G.O.No.19, AH, DD & F (AH-3) Department, on 20-7-2016.

The interest subsidy shall be applicable for the installment due after 01.08.2016 and the interest subsidy is not applicable for the amounts already collected up to 31-07-2016 in respect of Mahaboobnagar District.

4) General Instructions:

- a. The District Collector is the Chairman of the District Level Committee for implementation of the NCDC Scheme in the Districts in terms of G.O.No.129, AH,DD&F (AH) Department, dt:29-08-2016 and 75% Interest Subsidy (Pavala Vaddi) Programme shall be reviewed by the District Collector on quarterly basis.
- b. The beneficiary shall make regular payment of principle amount along with 1/4th amount of total interest accrued in one year **on or before due date.**
- c. The due date period is calculated basing on the date of availing loan by the beneficiary.
- d. The District Union shall maintain proper records of each beneficiary regarding date of grounding and next due date of installment.
- e. The due date and amount of installment (principle + 1/4th interest) shall be communicated to the individual beneficiary well in advance.
- f. The NCDC charges following interest rates

SI.	Type of interest	Rate of interest	Remarks
No.			
1.	Effective interest	Ex. 12.75%	Varies from time
			to time
2.	Normal interest	Effective Interest	After due date
		(+) 1% extra	
3.	Penal interest	Normal Interest (+)	Applicable to
		2.5% extra	defaulters

- g. Effective rate of interest @ 1/4th is applicable for payments made within a stipulated due date.
- h. If any beneficiary fails to pay the installment amount (Principle + ½th interest) within a stipulated time, he shall be liable to pay full amount of Normal Interest i.e., Effective Interest + 1% extra and he is not eligible for Interest subsidy (Pavala Vaddi) for that year.
- If the beneficiary becomes defaulter, he has to pay Normal Interest plus 2.5% extra as penal interest as per the guidelines of NCDC, New Delhi.
- j. However, if the beneficiary resumes to one time repayments and regularizes the arrears, such beneficiary is eligible for the interest subsidy (75% interest subsidy) in the next yearly period, but not for the lapsed period.
- k. By 31st March, the Executive Director, DSBCU shall prepare separate list of beneficiaries who availed 75% interest subsidy and who have failed to avail 75% interest subsidy and reconcile the same with TSSGDCFL.

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- I. Pavala Vaddi Scheme is applicable to the beneficiaries of NCDC subject to availability of funds and continuation of the Pavala Vaddi Scheme by the State Government.
- 5. The Director of Animal Husbandry, Telangana, Hyderabad shall take necessary action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF TELANGANA)

SURESH CHANDA PRINCIPAL SECRETARY TO GOVERNMENT

To

The Director of Animal Husbandry, Telangana, Hyderabad.

The MD, TSS&GFL, Hyderabad.

Copy to:

The Chief Director, NCDC, New Delhi.

The Regional Director, NCDC, Hyderabad.

The P.S. to Chief Secretary to Government, Telangana State.

P.S. to Principal Secretary to C.M. Telangana State,

P.S. to Prl. Secretary to Govt., AHDD & F, Telangana State, SF/SC.

//Forwarded :: By : Order//

SECTION OFFICER.